

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: STENBERG, DEAN A  
STENBERG, JOAN D

§ Case No. 09-72495

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

BERNARD J. NATALE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$214,460.00  
(without deducting any secured claims)

Assets Exempt: \$38,265.00

Total Distribution to Claimants: \$5,200.49

Claims Discharged

Without Payment: \$76,234.76

Total Expenses of Administration: \$3,982.94

3) Total gross receipts of \$ 9,183.43 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2** ), yielded net receipts of \$9,183.43 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$204,586.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	3,982.94	3,982.94	3,982.94
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	4,352.00	81,435.25	81,435.25	5,200.49
<b>TOTAL DISBURSEMENTS</b>	\$208,938.00	\$85,418.19	\$85,418.19	\$9,183.43

4) This case was originally filed under Chapter 7 on June 17, 2009.  
The case was pending for 20 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 02/23/2011 By: /s/BERNARD J. NATALE  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Certificate of Deposit	1129-000	9,181.48
Interest Income	1270-000	1.95
<b>TOTAL GROSS RECEIPTS</b>		<b>\$9,183.43</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
11	Amcore Bank	4110-000	14,586.00	N/A	N/A	0.00
12	Countrywide	4110-000	190,000.00	N/A	N/A	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$204,586.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BERNARD J. NATALE, LTD.	3120-000	N/A	15.04	15.04	15.04
BERNARD J. NATALE, LTD.	3110-000	N/A	2,296.00	2,296.00	2,296.00
BERNARD J. NATALE	2100-000	N/A	1,668.34	1,668.34	1,668.34

INTERNATIONAL SURETIES, LTD	2300-000	N/A	3.56	3.56	3.56
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	3,982.94	3,982.94	3,982.94

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	0.00	0.00	0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			0.00	0.00	0.00	0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Bank	7100-000	N/A	1,840.69	1,840.69	117.55
2	Chase Bank USA, N.A.	7100-000	N/A	19,729.24	19,729.24	1,259.92
3	Chase Bank USA, N.A.	7100-000	N/A	4,815.47	4,815.47	307.52
4	Chase Bank USA, N.A.	7100-000	N/A	520.54	520.54	33.24
5	American Express Centurion Bank	7100-000	N/A	16,389.47	16,389.47	1,046.64
6	American Express Centurion Bank	7100-000	N/A	1,455.98	1,455.98	92.98
7	Blackhawk State Bank	7100-000	N/A	29,504.46	29,504.46	1,884.16
8	Amcore Bank	7100-000	N/A	4,444.99	4,444.99	283.86
9	Capital Recovery III LLC	7100-000	N/A	2,614.41	2,614.41	166.96
10	Rockford Mercantile Agency, Inc.	7100-000	N/A	120.00	120.00	7.66
13	Citibank	7100-000	321.00	N/A	N/A	0.00
14	Washington Mutual/Providian	7100-000	4,031.00	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			4,352.00	81,435.25	81,435.25	5,200.49

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 09-72495

Trustee: (330370) BERNARD J. NATALE

Case Name: STENBERG, DEAN A  
STENBERG, JOAN D

Filed (f) or Converted (c): 06/17/09 (f)

§341(a) Meeting Date: 07/22/09

Period Ending: 02/23/11

Claims Bar Date: 02/12/09

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	3617 Applewood, Rockford, IL	208,000.00	0.00	DA	0.00	FA
2	Cash on hand	25.00	0.00	DA	0.00	FA
3	Alpine Bank checking	900.00	0.00	DA	0.00	FA
4	Riverside Bank checking	135.00	135.00	DA	0.00	FA
5	Alpine Bank checking	300.00	0.00	DA	0.00	FA
6	Household goods and furnishings	2,000.00	0.00	DA	0.00	FA
7	Wearing apparel	400.00	0.00	DA	0.00	FA
8	Jewelry	1,000.00	0.00	DA	0.00	FA
9	Ohio Life Insurance Death benefit only No cash s	0.00	0.00	DA	0.00	FA
10	North Western Life Insurance No cash surrender v	0.00	0.00	DA	0.00	FA
11	1992 Ford Ranger 128,000 miles	1,000.00	0.00	DA	0.00	FA
12	Computer	200.00	0.00	DA	0.00	FA
13	Tools	500.00	0.00	DA	0.00	FA
14	Certificate of Deposit	59,523.00	56,583.00		9,181.48	FA
Int	INTEREST (u)	Unknown	N/A		1.95	FA
15	Assets Totals (Excluding unknown values)	\$273,983.00	\$56,718.00		\$9,183.43	\$0.00

**Major Activities Affecting Case Closing:**

TRUSTEE INVESTIGATING VALUE OF ASSETS AND PLEDGE OF CD.

Initial Projected Date Of Final Report (TFR): December 31, 2010

Current Projected Date Of Final Report (TFR): October 20, 2010 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-72495

Case Name: STENBERG, DEAN A  
STENBERG, JOAN D

Taxpayer ID #: \*\*-\*\*\*2767

Period Ending: 02/23/11

Trustee: BERNARD J. NATALE (330370)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*\*19-65 - Money Market Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
03/29/10	{14}	Joan Stenberg	Acct #100; Payment #1; Pymt on	1129-000	2,250.00		2,250.00
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.01		2,250.01
04/06/10		Wire out to BNYM account 9200*****1965	Wire out to BNYM account 9200*****1965	9999-000	-2,250.01		0.00

<b>ACCOUNT TOTALS</b>	<b>0.00</b>	<b>0.00</b>	<b>\$0.00</b>
Less: Bank Transfers	-2,250.01	0.00	
<b>Subtotal</b>	<b>2,250.01</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$2,250.01</b>	<b>\$0.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-72495

Case Name: STENBERG, DEAN A

STENBERG, JOAN D

Taxpayer ID #: \*\*-\*\*\*2767

Period Ending: 02/23/11

Trustee: BERNARD J. NATALE (330370)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*19-65 - Money Market Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****1965	Wire in from JPMorgan Chase Bank, N.A. account *****1965	9999-000	2,250.01		2,250.01
04/27/10		J Stenberg	Acct #100; Payment #1, 2; Acct #100; Payment #1, 2; Pymt on Converted Funds		2,250.00		4,500.01
	{14}		Acct #100; Payment #1; 45.37 Acct #100; Payment #1, 2; Pymt on Converted Funds	1129-000			4,500.01
	{14}		Acct #100; Payment #2; 2,204.63 Acct #100; Payment #1, 2; Pymt on Converted Funds	1129-000			4,500.01
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.11		4,500.12
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.26		4,500.38
06/02/10		J Stenberg	Acct #100; Payment #2, 3		2,250.00		6,750.38
	{14}		Acct #100; Payment #2 90.74	1129-000			6,750.38
	{14}		Acct #100; Payment #3 2,159.26	1129-000			6,750.38
06/03/10	11001	INTERNATIONAL SURETIES, LTD	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/01/2010 FOR CASE #09-72495, BOND #016018067	2300-000		3.56	6,746.82
06/28/10		J Stenberg	Acct #100; Payment #3, 4; Payment on Converted Funds - CD		2,250.00		8,996.82
	{14}		Acct #100; Payment #3; 136.11 Payment on Converted Funds - CD	1129-000			8,996.82
	{14}		Acct #100; Payment #4; 2,113.89 Payment on Converted Funds - CD	1129-000			8,996.82
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.39		8,997.21
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.54		8,997.75
08/09/10	{14}	Dean Stenberg	Acct #100; Payment #4	1129-000	181.48		9,179.23
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.53		9,179.76
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.07		9,179.83
10/20/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0100%	1270-000	0.04		9,179.87
10/20/10		To Account #9200*****1966	Transfer for Final Report	9999-000		9,179.87	0.00

Subtotals :

\$9,183.43

\$9,183.43

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-72495

Case Name: STENBERG, DEAN A  
STENBERG, JOAN D

Taxpayer ID #: \*\*-\*\*\*2767

Period Ending: 02/23/11

Trustee: BERNARD J. NATALE (330370)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*19-65 - Money Market Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Money Market Account Balance
ACCOUNT TOTALS					9,183.43	9,183.43	\$0.00
Less: Bank Transfers					2,250.01	9,179.87	
Subtotal					6,933.42	3.56	
Less: Payments to Debtors						0.00	
NET Receipts / Disbursements					\$6,933.42	\$3.56	



## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-72495

Case Name: STENBERG, DEAN A  
STENBERG, JOAN D

Taxpayer ID #: \*\*\*2767

Period Ending: 02/23/11

Trustee: BERNARD J. NATALE (330370)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*19-66 - Checking Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
10/20/10		From Account #9200*****1965	Transfer for Final Report	9999-000	9,179.87		9,179.87
12/02/10	101	BERNARD J. NATALE	Dividend paid 100.00% on \$1,668.34, Trustee Compensation; Reference:	2100-000		1,668.34	7,511.53
12/02/10	102	Discover Bank	Distribution paid 6.38% on \$1,840.69; Claim# 1; Filed: \$1,840.69; Reference: 1668	7100-000		117.55	7,393.98
12/02/10	103	American Express Centurion Bank	Distribution paid 6.38% on \$16,389.47; Claim# 5; Filed: \$16,389.47; Reference: 1008 - JOAN	7100-000		1,046.64	6,347.34
12/02/10	104	American Express Centurion Bank	Distribution paid 6.38% on \$1,455.98; Claim# 6; Filed: \$1,455.98; Reference: 1008 - DEAN	7100-000		92.98	6,254.36
12/02/10	105	Blackhawk State Bank	Distribution paid 6.38% on \$29,504.46; Claim# 7; Filed: \$29,504.46; Reference:	7100-000		1,884.16	4,370.20
12/02/10	106	Amcore Bank	Distribution paid 6.38% on \$4,444.99; Claim# 8; Filed: \$4,444.99; Reference: 2300	7100-000		283.86	4,086.34
12/02/10	107	Capital Recovery III LLC	Distribution paid 6.38% on \$2,614.41; Claim# 9; Filed: \$2,614.41; Reference: 0448/SNAPPER	7100-000		166.96	3,919.38
12/02/10	108	Rockford Mercantile Agency, Inc.	Distribution paid 6.38% on \$120.00; Claim# 10; Filed: \$120.00; Reference: 8929	7100-000		7.66	3,911.72
12/02/10	109	BERNARD J. NATALE, LTD.	Combined Check for Claims#ATTY,EXP			2,311.04	1,600.68
			Dividend paid 100.00% on \$2,296.00; Claim# ATTY; Filed: \$2,296.00	3110-000			1,600.68
			Dividend paid 100.00% on \$15.04; Claim# EXP; Filed: \$15.04	3120-000			1,600.68
12/02/10	110	Chase Bank USA, N.A.	Combined Check for Claims#2,3,4			1,600.68	0.00
			Dividend paid 6.38% on \$19,729.24; Claim# 2; Filed: \$19,729.24; Reference: 8319	7100-000			0.00
			Dividend paid 6.38% on \$4,815.47; Claim# 3; Filed: \$4,815.47; Reference: 5780	7100-000			0.00
			Dividend paid 6.38% on \$520.54; Claim# 4; Filed: \$520.54; Reference: 0776	7100-000			0.00

Subtotals :

\$9,179.87

\$9,179.87

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### Cash Receipts And Disbursements Record

Case Number: 09-72495

Case Name: STENBERG, DEAN A  
STENBERG, JOAN D

Taxpayer ID #: \*\*-\*\*\*2767

Period Ending: 02/23/11

Trustee: BERNARD J. NATALE (330370)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*19-66 - Checking Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

ACCOUNT TOTALS	9,179.87	9,179.87	\$0.00
Less: Bank Transfers	9,179.87	0.00	
Subtotal	0.00	9,179.87	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$9,179.87	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***-*****19-65	2,250.01	0.00	0.00
MMA # 9200-*****19-65	6,933.42	3.56	0.00
Checking # 9200-*****19-66	0.00	9,179.87	0.00
	\$9,183.43	\$9,183.43	\$0.00